

FROM THE OFFICE OF THE
PRESIDENT & CEO
ANDREW W.R. YORKE

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To Whom It May Concern:

Re: SWOB Group Benefits Inc.

I am writing this letter in regard to SWOB Group Benefits Inc. We at Manitoba Blue Cross recognize Shannon O'Brien and his team as good business partners with a strong commitment to the industry. I know from my dealings with Shannon and the staff at SWOB Group Benefits Inc. that they are very knowledgeable and current with respect to the insurance industry and clients' needs.

Manitoba Blue Cross is quite diligent when it comes to partnering with advisors. In fact, we have recently crystallized our approach to advisor relationships and have developed a preferred advisor list that encompasses what we feel are the premier advisors in the benefits field in Manitoba. We are pleased to recognize SWOB Group Benefits Inc. as one of our preferred business partners.

If you have any questions I can be reached at 788-6815 or you may send a message to andrew.yorke@mb.bluecross.ca

Sincerely,



Andrew W.R. Yorke
President & CEO